

**BLACKRIDGE FINANCIAL, INC.**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 3398070	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$113	\$116	3.4%		
Loans	\$92	\$86	-7.1%		
Construction & development	\$9	\$8	-13.5%		
Closed-end 1-4 family residential	\$15	\$16	4.2%		
Home equity	\$5	\$6	18.7%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-14.7%		
Commercial & Industrial	\$18	\$14	-20.9%		
Commercial real estate	\$28	\$26	-8.5%		
Unused commitments	\$10	\$9	-13.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$6	86.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$7	150.5%		
Cash & balances due	\$2	\$2	5.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$95	\$99	4.0%		
Deposits	\$92	\$98	6.9%		
Total other borrowings	\$3	\$0	-100.0%		
FHLB advances	\$1	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$18	\$18	0.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.5%	--		
Tier 1 risk based capital ratio	9.8%	10.6%	--		
Total risk based capital ratio	10.9%	11.7%	--		
Return on equity <sup>1</sup>	6.4%	3.9%	--		
Return on assets <sup>1</sup>	1.0%	0.6%	--		
Net interest margin <sup>1</sup>	4.4%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	31.9%	30.1%	--		
Loss provision to net charge-offs (qtr)	59.6%	83.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	26.5%	17.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	2.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.3%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.5%	0.0%	--
Commercial real estate	2.8%	6.3%	0.0%	0.2%	--
Total loans	3.6%	4.0%	0.1%	0.1%	--